

FINANCIAL AND COMMERCIAL.

MONEY MARKET.

Tuesday, Jan. 8-6 P. M.

Considerable excitement existed at the stock board to-day. The bulls appeared in the ascendancy, and had things their own way. Erie, Nicaragua, Cumberland, Reading, Galena and Chicago—in fact, all the leading stocks on the list—were in active demand, at prices showing an advance varying from a quarter to one and a half per cent. The sales of Erie, at the first board, amounted to nearly ten thousand shares, the bulk of which was for cash. The movement in Nicaragua Transit is most extraordinary. About three thousand shares were sold at the first board, opening at 24 and closing at 18 per cent. Reading was in better demand than we have noticed for some days, but prices were not sustained to the close. No big deals in yet known regarding the dividend. It is our opinion that it will not be so large as generally anticipated, but it will be large enough to suit holders of stock for permanent investment. Western railroad stocks were in moderate demand. The heaviest stock on the list to-day was Hudson River Railroad. It was the only fancy in which there was no improvement. At the first board Illinois Central bonds advanced 1/2 per cent; New York Central 1/4; Erie 1/2; Canton Company, 1/2; Nicaragua Transit, 1/2; Chicago and Rock Island, 1/2; Pennsylvania Coal, 1/2; Cumberland Coal, 1/2; Erie Railroad, 1/2; Galena and Chicago, 1/2; Michigan Southern, 1/2; New York Central Railroad, 1/2; Reading, 1/2, but fell back 1/4 at the close; Michigan Central Railroad, 1/2; Cleveland and Toledo, 1/2. It appears by this that the advance was universal. From this state of things a superficial observer would suppose that an upward movement of some permanence was about to be realized. The intention to do so is not a proper basis. There is no demand for stocks outside of Wall street, and the probability is that in the event of an expansion in prices of two or three per cent, the supply of stocks in the street would increase instead of diminish. Outsiders are not in a condition just now to take hold of stocks. As the season advances and mercantile business commences, we look for outsiders realizing on those they now hold, instead of enlarging their supply. About May or June we should not be surprised to see a very important improvement in prices, and a very active movement in all sorts of stocks; but in the meantime, any one engaged in business outside of Wall street will want all the money they can control in their legitimate pursuits.

At the second board prices current in the morning were sustained, and sales were to some extent at lower prices. New York Central advanced 1/2 per cent; Nicaragua Transit, 1/2; Cumberland, 1/2; Erie, 1/2; Galena and Chicago, 1/2; Michigan Southern, 1/2; New York Central Railroad, 1/2; Reading, 1/2, but fell back 1/4 at the close; Michigan Central Railroad, 1/2; Cleveland and Toledo, 1/2. It appears by this that the advance was universal. From this state of things a superficial observer would suppose that an upward movement of some permanence was about to be realized. The intention to do so is not a proper basis. There is no demand for stocks outside of Wall street, and the probability is that in the event of an expansion in prices of two or three per cent, the supply of stocks in the street would increase instead of diminish. Outsiders are not in a condition just now to take hold of stocks. As the season advances and mercantile business commences, we look for outsiders realizing on those they now hold, instead of enlarging their supply. About May or June we should not be surprised to see a very important improvement in prices, and a very active movement in all sorts of stocks; but in the meantime, any one engaged in business outside of Wall street will want all the money they can control in their legitimate pursuits.

The Assistant Treasurer reports to day as follows:— Paid on treasury account, \$50,742 43 Received on treasury account, 25,620 01 Balance on treasury account, 2,637,701 45 Paid for office expenses, 3,558 67 Paid on building account, 108,146 23

The warrants collected at the Treasury Department, Washington, on the 4th inst., were as follows:— For the Treasury Department, \$4,408 33 For the Interior Department, 10,025 35 For the Customs, 8,880 27 War warrants received and entered, 1,549 94 From lands, 224 33

The Panama Railroad Company has declared a dividend of six per cent of the net earnings of the past five months, and reserved a surplus of two and a half per cent for contingencies. The dividend is payable on a semi-annual dividend of six per cent; the Ocean Steam Navigation (Bremer Line) Company a semi-annual dividend of five per cent.

The Second Auditor of the State of Virginia, in answer to a resolution of the House of Representatives, reports that the registered debt of the State is \$11,400,742 03, of which \$8,068,245 81 is held in Virginia, \$3,068,098 in other States of the Union, and \$2,678,499 22 in Europe. The Commonwealth has issued \$13,100,000 of coupon bonds, of which \$11,100,000 are payable in the city of New York, and \$1,775,000 in London.

The double track of the New Jersey Railroad has been completed from Jersey City to Rahway, and it will be continued to their terminus, at New Brunswick, as soon as possible, thus furnishing one of the best equipped roads of the kind in the world.

An important decision in relation to banks has just been made in the Burlington courts, in which the Medford Bank sued David L. Miller to recover the amount of a check paid to Mr. Miller, and afterwards discovered to be a forgery. The bank suffered a non-suit, Judge Potts deciding that a bank must know the signatures of its customers.

The New Orleans Canal and Banking Company has declared a dividend of five per cent, payable at the Bank of Commerce in this city, on the 4th of February.

The Merchants' Bank of Albany has declared a semi-annual dividend of four per cent; the Montauk Mills, Glens Falls, N. Y., five per cent; the Oswego and Syracuse Railroad Co. a semi-annual dividend of four per cent.

The annual statement of the Pacific Mutual Insurance Company shows that the whole amount of premiums received from January 1 to December 31, 1885, was \$554,640 02. The net earned premiums were \$381,146 02, which \$258,312 24 are expected to participate in the dividend. The losses for 1885, \$145,019 70, which add to the reinsurance, expenses, &c., and the total expenditures are \$230,336 02, showing a net profit of \$105,803 90.

The Board of Trustees have declared a scrip dividend of thirty-five per cent, for which certificates will be issued on the 5th of February.

The annexed table exhibits the condition of the several banking institutions of Detroit at the close of each of the past two years:—

DETROIT CITY BANKS.	1884.	1885.
Farmers' and Merchants' Bank, \$1,323 73	\$1,809 04	\$1,809 04
Continental Bank, 140,540 00	229,223 00	229,223 00
Michigan Ins. Co.'s Bank, 52,040 93	67,034 06	67,034 06
Total, \$150,404 66	\$188,406 93	\$188,406 93

<i>Deposits.</i>		
Farmers' and Mechanics' Bank.	\$9,106 96	\$49,351 80
Peninsular Bank.....	531,364 15	578,693 66
Michigan Insurance Bank.....	494,238 44	735,014 50
Total.....	\$1,024,699 55	\$1,363,059 96
<i>Circulation.</i>		

Farmers' and Merchants' Bank, \$76,394 00	\$99,367 00
Continental Bank, 140,349 00	239,233 00
Michigan Insurance Bank, 166,641 00	221,295 00
Total, \$382,384 00	\$559,895 00

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The steamship Canada, at Halifax from Liverpool, brings us three days' later intelligence. Her dates are to the 22d of December, inclusive. The news is not at all important, and hardly of any interest. Quotations for consols were a fraction lower, and a little more strin-

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The steamship "Caledonia" at Halifax from Liverpool, brings up three days' late intelligence. Her dates are not at all important, and hardly of any interest. Quotations for goods were a fraction lower, and a little more stringency was reported in the London money market. Cotton and breadstuffs were very inactive. No actual decline is reported in cotton, but the tendency was downward. A slight decline is reported in breadstuffs.

Stock Exchange. Tuesday, Jan. 8, 1886.

1000 Virg 6s	93 3/4	300 Erie RR	40 1/2
1000 Harb 6s	81 1/2	200 do	40 1/2
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BOARDING AND LODGING.

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648 BROADWAY.—A FINE FAMILY PARLOR, WITH two sleeping parlors on second floor. All the modern improvements. Dinner at 6 o'clock. House has all the modern improvements. Apply at 648 Broadway.

280 SECOND AVENUE.—ROOMS TO LET, WITH all the modern improvements. Apply at 280 Second Avenue.

268 NINTH STREET.—A PLEASANT FURNISHED room on the second floor, with gas, to let with board, or without board, as desired. Apply at 268 Ninth Street.

209 WEST THIRTY SECOND STREET.—NEAR EIGHTH AVENUE.—A FINE FAMILY PARLOR, WITH all the modern improvements. Apply at 209 West Thirty Second Street.

194 FOURTH STREET.—A GENTLEMAN AND HIS wife, with a family, to let with board, or without board, as desired. Apply at 194 Fourth Street.

147 HUDSON STREET, FROTHING ST. OUNSPARK. FURNISHED ROOMS TO LET, WITH all the modern improvements. Apply at 147 Hudson Street.

145 TWELFTH STREET, NEAR SECOND AVENUE.—A FINE FAMILY PARLOR, WITH all the modern improvements. Apply at 145 Twelfth Street.

145 NINTH STREET.—TO LET, A PARLOR AND two bedrooms, to a family, with private table; house and garden, and conveniently located, in Ninth street, near Broadway. Apply at 145 Ninth Street.

143 EIGHTH STREET, OPPOSITE THE MORGAN LIBRARY.—ONE OR TWO GENTLEMEN MAY have a pleasant room, with gas, on the fourth floor, with board, or without board, as desired. Apply at 143 Eighth Street.

1151 GRAND STREET, A FEW DOORS WEST OF 1152 Broadway.—A GENTLEMAN AND HIS wife, with a family, to let with board, or without board, as desired. Apply at 1151 Grand Street.

108 LEONARD STREET, NEAR BROADWAY.—TO LET, the upper part of this fine house, elegantly furnished, with all the modern improvements. Apply at 108 Leonard Street.

87 PRINCE STREET, WEST OF BROADWAY.—A FINE FAMILY PARLOR, WITH all the modern improvements. Apply at 87 Prince Street.

81 FRANKLIN STREET.—TWO WELL FURNISHED rooms on second floor, with fire and gas; breakfast if desired. Apply at 81 Franklin Street.

70 FRANKLIN STREET.—A FINE FAMILY PARLOR, WITH all the modern improvements. Apply at 70 Franklin Street.

49 ORCHARD STREET.—BOARD IN AN AMERICAN family for a gentleman and wife, or two or three single gentlemen; also one or two young ladies. Apply at 49 Orchard Street.

49 MURRAY STREET.—BOARDING FOR GENTLEMEN, with croton water and gas. Also furnished for unfurnished rooms to let, with or without board. Apply at 49 Murray Street.

20 STANTON STREET.—BOARD.—A LARGE FRONT room, with fire and gas, for a gentleman and wife. Apply to Mrs. J. E. Bowen, 20 Stanton Street.

A SPLENDID FURNISHED PARLOR, WITH ONE OR two bedrooms attached, to let, to one or two single gentlemen, or to a family. Apply at 20 Stanton Street.

A PARTMENTS FOR FAMILIES AND SINGLE ROOMS, with all the modern improvements. Apply at 20 Stanton Street.

A GENTLEMAN AND WIFE, OR TWO SINGLE GENTLEMEN, can be accommodated with pleasant rooms and board in a family, at 74 West Twenty Second Street. Apply at 74 West Twenty Second Street.

A NEAT FRONT ROOM, FURNISHED, WITH ONE OR two bedrooms attached, to let, to one or two single gentlemen, or to a family. Apply at 20 Stanton Street.

A SUIT OF COMFORTABLY FURNISHED ROOMS, OR separate or connected, for a gentleman and wife, or two single gentlemen, or to a family. Apply at 20 Stanton Street.

A FEW WELL FURNISHED ROOMS WITH CLOSETS, and all the modern improvements. Apply at 20 Stanton Street.

A GENTLEMAN AND HIS WIFE, AND TWO SINGLE gentlemen, can obtain board and pleasant rooms, at 21 West Nineteenth Street. Location very desirable. Apply at 21 West Nineteenth Street.

A GENTLEMAN AND LADY, OR TWO GENTLEMEN, can obtain board and pleasant rooms, at 21 West Nineteenth Street. Location very desirable. Apply at 21 West Nineteenth Street.

A GENTLEMAN AND WIFE, WITH A SERVANT, can obtain board and pleasant rooms, at 21 West Nineteenth Street. Location very desirable. Apply at 21 West Nineteenth Street.

A FRONT PARLOR TO LET—UNFURNISHED, WITH a pantry and closet, to a gentleman and his wife, or two single gentlemen, with board, in a private American family. Apply at 133 Amity Street, second floor.

A LADY OF MUCH EXPERIENCE IN TEACHING French and Italian languages, and in the management of a household, to let with board, in a private American family. Apply at 141 Post Office.

A STUDENT, EXPERIENCED IN TEACHING French and Italian languages, and in the management of a household, to let with board, in a private American family. Apply at 141 Post Office.

A GENTLEMAN FROM PARIS, AND LADY, WHO is known as a fine performer in singing and piano, and through instruction in both, wishes to obtain board and lodging, in a family, with a private family, where there are no children, and where the French and Italian languages, and the management of a household, would be of service. Apply at 141 Post Office.

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